

Customer Service Office P.O. Box 7390 Philadelphia, PA 19176-7390 www.prudential.com US Bankruptcy Court Southern District of Mississippi RECEIVED

JUL 2 1 2025

Danny L. Miller, Clerk of Court By:_____,Deputy Clerk

Insured: Tommie E. Walton Policy Number: L9095237

July 9, 2025

US Bankruptcy Clerk US Bankruptcy Court Thad Cockran United States Courthouse 501 E Court St Ste 2300 Jackson, MS 39201

Dear US Bankruptcy Clerk:

I am writing in response to the *Notice of Bankruptcy* we received in regard to Tommie Earl Walton, the debtor listed above.

Prudential does not possess any property owned by this debtor. Therefore, we have no assets to turn over to you.

If you have any questions or would like more information, please call our customer service office at (800) 778-2255 and refer to reference number SPC13680375. We are available Monday through Friday between 8:00 a.m. and 8:00 p.m. Eastern time. If you are using a telecommunications device for the hearing impaired, please call (800) 778-2255, Monday through Friday between 8:00 a.m. and 8:00 p.m. Eastern time. One of our customer service representatives will be glad to help you.

Your Customer Service Team

cc: Thomas C. Rollins Jr

06/30/25 10:41:32 Via Fax

-> Prudential

Faxout Process

Page 001

VIA FAX

TO: BANKRUPTCY

FROM: d165600

ATTN:

TO: FAX PHONE#: 866-597-4082

Job Number: 1607235467-012-1-0000

TIME: Mon 30 Jun 2025 10:41:28 AM EDT

8 pages including cover sheet

00000159 00773 0003-0010 DIC053CD070925748198 00 L 00000224

6/30/25 10:41:33 JAW, Dkt 37 Filed 07/21/25 Entered 07/21/25 13:57:52 Page 3 of 9
-> Prudential Faxout Process Page 002

7332368900 - 23 j 42 THOMAS C, ROLLINS, JR, THE ROLLINS LAW FIRM 702 W PINE STREET HATTIESBURG, MS 39401



PRUDENTIAL PO BOX 7390 PHILADELPHIA PA 19176-7390



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7332359900-25-01339-JAW-TAMMY MARIE WALTON

<u>PLEASE TAKE NOTICE: THE FOLLOWING DOCUMENTS BEGIN IMMEDIATELY AFTER THIS PAGE:</u>

Notice and Application for Compensation

Exhibit A Invoice

EAST AND TOTAL TOTAL CONTROL OF 1000159 00774 0004-0010 DIC053CD070925748198 00 L 00000224

Exhibit C Affidavit

HOW TO READ THIS DOCUMENT:

Orient your document package per the chart below





ONE PAGE PER SIDE

TWO PAGES PER SIDE

In the united states dankruptcy court for the Bouthern district of Mississippi

IN IUE

Cose No. 25-01339-JAN CHAPTER 13

Tommy Marie Walton Tommic Bori Walton, Debiors

NOTICE

The underlying coursel for Debion have filed papers with the court to approve

Attended to the control of the contr

File with the court a written request for a hearing at.

US Bankruptsy Clerk.
US Bankruptsy Court
Thad Gochran Brusted States Counhouse
501 2 Count 81, 8to 2 300
Jackson, M8 3920]

If you mail your request to the court for filing, you must muit it early enough so the court will receive it on or before the data stated above

You must also mail a copy to the Debiora' attorney.

The Rolling Law Firm, PLLC P O Eog 13767 Jackson, MS 19216 (601) 500 5533

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought as the Application and may enter an order greating that select, which shall section the Application for Compensation

Date June 26, 2025

M Thomas C. Rollins, Jr. Thomas C. Rollins, Jr. (MSDN 163469) Jennifer A Curry Calvalo (MSDN 164367) The Rollins Law Furn, PLAC PC Bak 13767 Ackson, MS 30236 601-503-5533 enlined daministrations

RETAINER

The Dabloss have in paid a \$1,500 00 adventes payment retainer which should be nóithéiligge áidt ót friáitiug hofra i a thá anpliúdtión

ECCS REQUESTED

- The time movered and recycles provided by the flow during the pendency of this costs. has a resulted in Attorney's flees in the amount of \$2,494 00 and expenses in the emount of \$5\$0,24 for a total of \$3,004.24, A detailed accounting is attacked hereto րց Հչեննել "ՀՄ,
- This is the Applicants' first results for allowance of compensation for professional services rendered in this proceeding. This request covers the period from April 7, 2025 to June 19, 2025

A LODESTAR ANALYSIS

I. The prevailing liourly rate in the community under § 330

The Applicant requests fees based on the following hourly rates, \$100.00 for attempts, \$155.00 for paralegate, and \$100.00 for legal examinants

This housely robus for accompys with similar skills and experience as consumer bankrupicy attenneys can very widely, typically ranging from \$200 to \$450 per hour. Due to the specialized nations of bankruptey laty, many attendigation and profite in this field. However, with 14 years of expansation, approximately 4,000 bankrumey cases filed, board careficulting in consumer bealtraping law, and a strong community repaintion, Thomas Rollins is well-qualified to command fees at the higher and of this range. Similarly, Jennifer Cafedlo, who has 12 years of experience with the same figur, having worked on 90% of those 4,000 cases, holds bosed

IN THE UNITED STATES DANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF MISSISSIPPI

Tommy Mario Walton Tommic Earl Walten, Debiera

Case No 28-01339-JAW CHAPTER 13

HRTLAFFLICATION FOR ALLOWANCE OF COMERNATION AND REMBURSPHINT OF REFERENCE EXPENSES FOR A PROPERTY OF THE PROP

COMES NOW, Themas C. Rollint, Jr., (tim "Applicant") attempt for the Debters, and files Une First Application for Allowanco of Compensation and Reimbursonent of Recessory Repenses for Thomas C. Rollans, Jr. and an support theseof, would respectfully show to this Honorabia Court as follows, in-wit

On May 30, 2025, Debtors filed a bask-reptcy pelition under Chapter 13 of the bankruptey code.

PEC ACRERATION

- The Debtors and Thomas C Rollins, is of The Rollins Law Firm, PLLC (hereins fler "the flm"), have agreed to an hourly billing amagement in his of this Coun's standard "no look" for mysyd. Per said agroesiant, attumog T C Rolline is billed at a rate of \$260.00 per hour white atterney Jeanifer Calvillo is billed at a rate of \$260.00 par lious. Pamiegals are billed as a rese of \$155.00 per hour. Legal Assessme bell as \$100 00 per hone. Said rates are reasonable and in Leaping with community carrows and standerds for attorneys in this area
- Throughout its representation of the Debtors berein, Applicant has maintained its mixed billing on tree which are completed and district and contemporarisonally with the assumpted service(a) provided

confillention at consumer bankruptcy law, is highly reposted in the community, and is a pariner an list firm, is equally positioned to charge at the upper and of this spectrum. The Applicants' paraprofessionals charge a blended rate of \$127.50 per hour, which is writing the reasonable zaslycos lanoitæðiempræg rði egaán

2. Reasonable bours expended

While Chapter 11 invyers may only be compensated for reasonable time expended that produce a material benefit to the estate, § 330(a)(0) provides that a chapter 13 debtor's attorney can be awarded reasonable compensation for representing the interests of the debton, based on the benefit and peressily of such services to the deblor and the other feature found in § 330

This services provided to the Debtor and the expenses interred by the Applicant ware estential for administering the bourtruptay case, nateguarding the Debtor's rights, and fulfilling. tha Applicant's abligations under the Bankriptey Code

An ijera raison of time is attached as Ealului "A" and an affidavit of Applicant is attached as

3 Ludestor enfeutation

The indesturantour for the Applicant's attorneys as \$1,210 00, reflecting 4.4 hours of an

For the Applicant's parents (sesionals, the lodester amount is \$1,384.00, based on 10.5 hours at a bloaded rate of \$118.89 ger hour.

Together, the total lederar amount is \$2,474.00, representing a combined total of 15.2 hours ài à bloaded rate of \$1 (8 89 cer hour

IN ADJUSTMENTS TO LODESTAR

After determining the appropriate lodgeter amount, the Court must decide whether the application of the \$ 250 factors and the Johaton factors warrant university or deways of ន់ស្វាប់នំពោធនា

§ 330 Frators

The following § 330 factors were already disquisted when determining the federal aniouss

- (A) The time speed on such services.
- (B) The rates charged for such services,
- (C) Whether the compensation is reasonable based on the customery compensation clarged by comparably skilled practitioners in cases other dion eases under this title

Tite remaining \$ 339 factors are discussed below

- (D) Whether the services were necessary to the administration of, or beneficial at the time
 - at which the service was rendered toward the completion of a case under the stille.
 - The services provided to the Doblor and the expenses mainted by the Applicant were essential for administering the best representations the Debtor's rights, and fulfilling the Applicant's obligations under the Bankurgey Code
 No adjustment is warrested.
- (E) Whether the services were performed within a reasonable amount of time

commensumts with the complexity, importance, and nature of the problem, issue or

- The Applicant did not devote excessive time to drofting salednies, pleadings. of conducting research. A significant autount of time was apent investigating the Debter's financial situation and gallering the receivery doctoristic for automatic to the Trottee This work was officently handled by legal existence, who brilled at \$100.00 per hour
- b. No administrative warranted

- This factor was already discussed in the § 330 analysis. (Whether the services were necessary to the administration of or benefits all at the time at which the service was readered toward the completion of a case under this fille.)
 No adjustment is warrouted.
- 10 The undestrability of the case
 - White this case is no less desirable that diller shopler 13 cases, When
 - a writing and season are not seen of the control of the front of the broader legal community chopies 13 cases have many elements that reads of them very undestrable.

 Client Rea-Cooperation's Debions in Chepter 13 cases may have difficulty gathering the necessary financial documentation or editioning to the repayment plan, which increases the attempt's workload and the chances of case determined.
 - dismissed

 Leight of the Process. Chapter 13 cases typically last 5 years, which may lead to disminished detent intensit and requires atterneys to ratial regular for potential issues throughout the repayment period. Few process commend such a long form communities, where a larger must product an oppropriate few upfront. While some bankruptey cases are confirmed and proceed amouthly, seeds require arbeitantial additional work, past confirmed, including their distributions of Notices for Related Hills of Dismissary 17the debter field to make payments or meet other requirements of the requirement plan, the same may be dismissed, and the attention may not be compensated for all of the verst, completed. Chapter 13 practitioners collect a shockingly low percentage of allowed feer in chapter 13 cases.

 - a This factor weighs in favor of an upword adjustment
- 11. The nature and length of the professional relationship with the eliens
 - a Applicant had no prior professional relationship with the client prior to their
 - engagement in this mailer b. No adjustment at warrented.
- 12 Avvieds in terrilor assess
 - The "merket rate" of \$4,000 00 is a distorted fligure, as atternays are pressured to accept it to avoid the burdensome fee application process, rather than

 - reflecting a true market rate. The properties are expensioned powers, tenter than under \$2500,03(F), the Court is naturated to compensate backupiety interrupts at rate compensatio to that of similarly skalled and expensed non-bankrupiety afformage. This is only one of the twolve Johnson flotons, if the Court determines that a downsted adjustment at warranted, this factor should be considered also gained the other \$ 300 and Johnson factors which favor an upward adjustment of the features.

- (ff) With respect to a professional person, whether the person is board certified or othoreds has demonstrated skill and exportance in the bankruptcy field, and
 - Both Thomas Rollins and Jeanifer Colvillo oro beard-contilled in consumer bankruptcy law by the American Board of Cartifloction. In Motastappy, only five bankruptcy produtioners held that contilication, with three board in the state Of these, two down with the Applicant's calensive experience has already been addressed in the betates and the Applicant's extensive experience has already been addressed in the

 - loadatar analyza.

 This factor was taken into account when selling the Applicant's hourly rate, but otherwise apports an upward adjustment

The following Johnson factors were already discussed when determining the following emount

- The time and labor required.
- The novelty and difficulty of the questions presented
- 3 The skill required to perform the legal services properly
- 4 The evalencey for in the community
- 5 Whether the fee is fixed or consument
- 6 The experience, repulsion, and ability of the alternays

The remaining Johnson factors are discussed below.

- 7 The presidence of other employment by the atterney due to accomistic of the case n Noi Applicable. b. No adjustment to womanied
- 8. Tune limitations imposed by the client or excunistraces

 - a. Not Applicable b. No equitment is warrented
- 9 The amount myelved and the results obtained.

d). Market rates frava been addressed in the lodester analysis, and no additional adjustment is necessary

WHEREFORE, PREMISES CONSIDERED, Applicant requests that this Court enter an Order awarding reasonable attornoys' fees for the professional services rendered hardin and utilitorating and dimenting Debitors to pay said attornoys' fees and expenses. Applicants proy for

Respectfully automitted

AFTROMAS C. Rollins, Jr.
Thomas C. Rollins, Jr. (ASSAN 103469)
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 30276 Joskson, MS 39236 601-500-5533

CERTIFICATROFSERVICE

I, Thomas C. Rollins, Jr., contrily that an acounte copy of the Application for Companium was filed on CM/ECF line day and that the Chapter 13 Casa Trustee and U.S Trustee are republiced to receive alcotronia region in this case. The date of said police is reflected on the Deckel.

INVOICE

José Polovie Edivejiák vá eja Edivejiák vá eja

The Rolline Lew Firm, PLLC

P G Box (2767 46446n NS 20236

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05867-Walton Tammy Mane Walton and Tommjo Earl

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IN THE UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF MISSISSIPPI

IN RE: Tammy Marie Walton
Tommic Earl Walton, Debtors

Case No. 25-01339-JAW CHAPTER 13

AFFIDAVIT

- I, Thomas C. Rollins, Jr., being first duly sworn, depose and state as follows:
 - I am an attorney licensed to practice law in the State of Mississippi and am one of the attorneys
 representing the debtor in the Chapter 13 case referenced in the attached Application.
 - 2. I have personal knowledge of the matters stated herein and am competent to testify to them.
 - Attached to the Application as Exhibit "A" and/or "B" is a detailed statement of fees and expenses incurred
 in connection with my representation of the debtor in this matter.
 - 4. I hereby swear and affirm that the statements, fees, and expenses listed in Exhibit "A" and/or "B" are true, accurate, and represent a reasonable accounting of the work performed, as well as any costs incurred on behalf of the debtor.
 - The fees and expenses detailed in Exhibit "A" and/or "B" are in accordance with customary rates for similar services and are fair, reasonable, and necessary under the circumstances of this Chapter 13 case.

FURTHER, AFFIANT SAYRTH NAUGHT.

Thomas C. Rollins, Jr.

SUBSCRIBED AND SWORN TO BEFORE ME, this 23 day of Who, by
Thomas C. Rollins, Jr.

My Commission Expires

Exhibit "C"

VAMESSA MARTINEZ
Commission Expires
Mov. 17, 2028